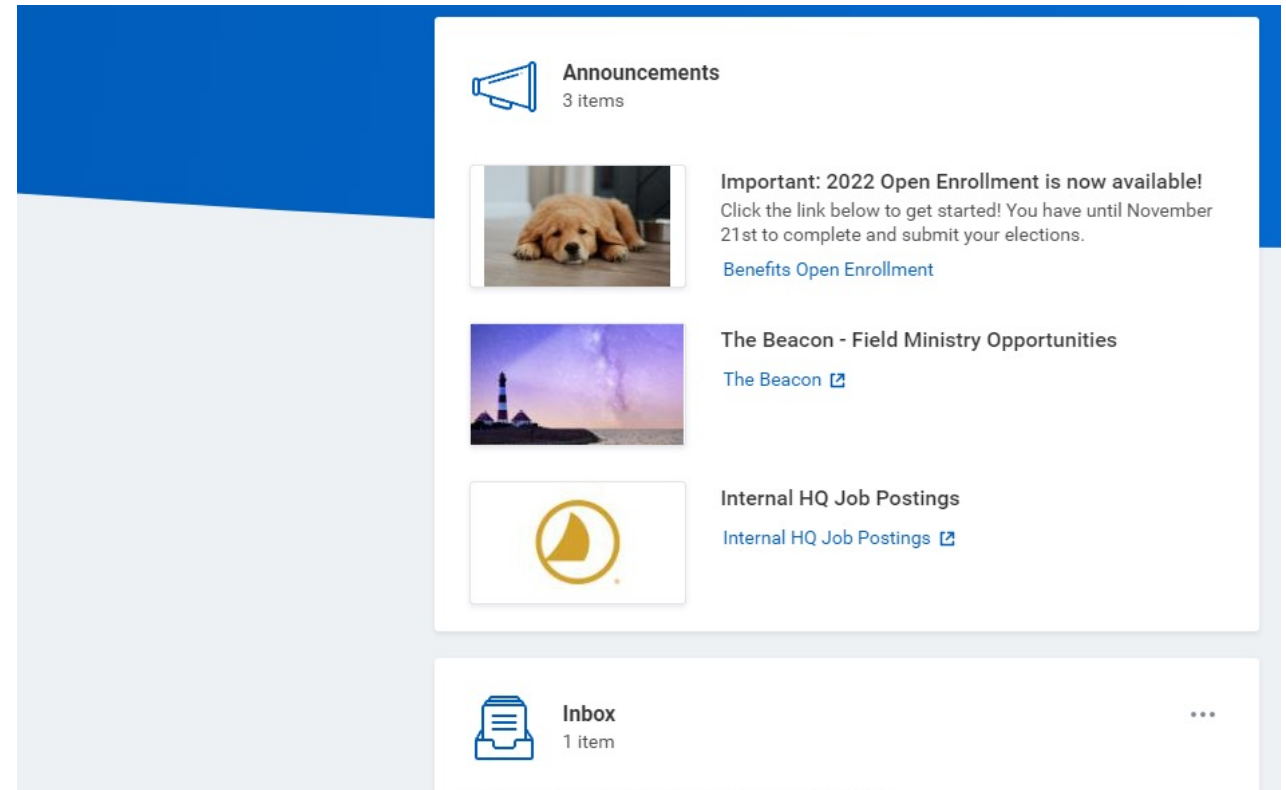




# How to Elect Your 2022 Benefits


All Benefits Eligible Employees are required to elect their benefits regardless of whether you will be making changes or waiving your benefits


Login to Workday and look for the Open Enrollment Inbox Task





The screenshot displays a user interface with a blue header bar. Below the header, there are two main sections. The first section is titled "Announcements" and contains three items. The first item features a photo of a golden retriever puppy and the text: "Important: 2022 Open Enrollment is now available! Click the link below to get started! You have until November 21st to complete and submit your elections." Below this text is a link labeled "Benefits Open Enrollment". The second item features a photo of a lighthouse at night and the text: "The Beacon - Field Ministry Opportunities" with a link labeled "The Beacon". The third item features a logo of a sailboat and the text: "Internal HQ Job Postings" with a link labeled "Internal HQ Job Postings". The second section is titled "Inbox" and contains one item. There is a three-dot menu icon to the right of the "Inbox" section.

**Announcements**  
3 items

 **Important: 2022 Open Enrollment is now available!**  
Click the link below to get started! You have until November 21st to complete and submit your elections.  
[Benefits Open Enrollment](#)


 **The Beacon - Field Ministry Opportunities**  
[The Beacon](#)

 **Internal HQ Job Postings**  
[Internal HQ Job Postings](#)

 **Inbox**  
1 item

- Select Benefits Open Enrollment
- Click Continue
- Answer Question
- Continue to next screen

Important: 2022 Open Enrollment is now available!



Click the link below to get started! You have until November 21st to complete and submit your elections.

[Benefits Open Enrollment](#)

W Search

### Employee Benefits Open Enrollment Selection

Open Enrollment 2022

Submit Elections By 11/01/2021

Status Not Started

[Continue](#)

# Important Information on Benefit Elections


- When you select Medical - Aetna Global HDHP, you can also select Health Savings Account - Fidelity HSA. If you waive the Medical - Aetna Global HDHP, Workday automatically waives the Health Savings Account - Fidelity HSA.
- You can select either of the following plans, but not both: Health Savings Account - Fidelity HSA or Flexible Spending Account - Fidelity Investments. When you select one of the plans, Workday automatically waives the other option.

# Electing Medical, Dental, and Vision Coverage


**Open Enrollment**

Projected Total Cost (Monthly)  
\$0.00


**Health Care and Accounts**

 **Medical**  
Waived

Enroll

 **Dental**  
Waived

Enroll

 **Vision**  
Waived

Enroll

- To elect a benefit: First select to enroll in the benefit plan, then click Confirm & Continue. Add dependents if needed.
- Elections are locked-in after Open Enrollment unless you experience a Life Event. Changes can only be made within 31 days of the Life Event

**Medical**

Projected Total Cost (Monthly)  
\$0.00

**Plans Available**

Select a plan or Waive to opt out of Medical. The displayed cost of waived plans assumes coverage for Employee Only.

1 item

*Selection	Benefit Plan	You Pay (Monthly)	Company Contribution (Monthly)	Plan Details
<input type="radio"/> Select <input checked="" type="radio"/> Waive	Aetna Global HDHP Field Staff Training	Included	\$425.00	Medical Plan

**Health Care Instructions**

**Important Information**

When you select Medical - Aetna Global HDHP Field Staff Training, you can also select Health Savings Account - Fidelity HSA. If you waive any of these: Medical - Aetna Global HDHP Field Staff Training, Workday automatically waives any of these: Health Savings Account - Fidelity HSA.

**General Instructions**

**MEDICAL COVERAGE**  
The Navigators have one High Deductible Health Plan provided by Aetna International.

You may elect coverage for yourself plus any member of your immediate family.

- Coverage begins the first of the following month from which you were hired or eligible benefit event.
- Coverage can only be changed within 31 days of a [qualifying life event](#). If you do not have a [qualifying life event](#), or if you miss the 31 day window, you cannot make any changes until the next Open Enrollment.

**To add dependents:** First select to enroll in the benefit plan, then click Confirm & Continue to select (or create) dependents.

**Accessing Aetna:** Register for an account online with your SSN. ID cards will arrive 3 weeks after your benefits begin; temporary cards can be printed online. More information can be found on our website [www.navbenefits.org](http://www.navbenefits.org)

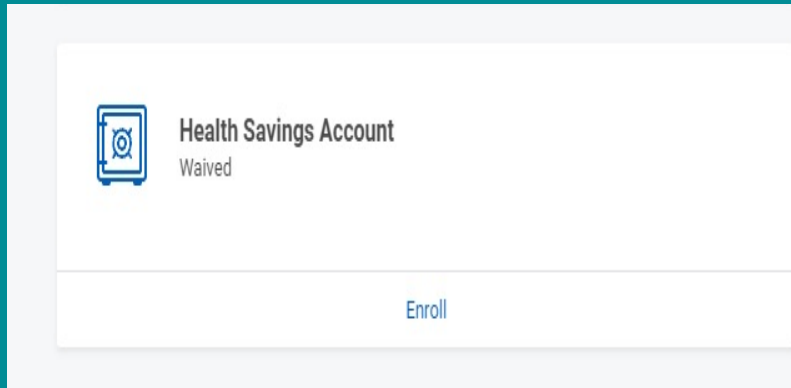
**ADDITIONAL INSTRUCTIONS FOR FIELD STAFF:**  
If you are *waiving* the medical plan for yourself or a dependent, you must meet the [eligibility criteria](#). Once your elections have been submitted you are required to complete a Waiver Form and upload it into Workday. You will receive an additional task in your Workday inbox to complete this process.

**NOTE:** Although you fund-raise the amounts for your medical premiums, your premiums are paid 100% by your employer *according to the IRS*. This means that you and your family are not eligible for state-provided health insurance (i.e. "Medicaid") nor are you eligible for government subsidies for marketplace plans.

**Confirm and Continue** **Cancel**

- Field Staff waiving Medical Coverage must meet eligibility and fill out a waiver each year.
- Premium rates can be found here. Field Staff rates are considered Employer Contributions.
- Elect or waive Dental and Vision coverage.
- Continue to HSA/FSA elections

# Electing HSA Contributions



- HSAs are only available to those who elected the High Deductible Health Plan (HDHP) Medical Plan. Please read the eligibility guidelines on this page carefully.
- To elect a savings amount: First select to enroll in the benefit plan, then click Confirm & Continue to enter your desired amount.
- Select an annual amount to be divided into 24 deductions or an amount per paycheck (2 deductions a month).
- The 2022 IRS maximum contribution amount shown based on your Medical election is \$3,650. Reaching this amount is based on 24 deductions.

**Health Savings Account - Fidelity HSA**

Projected Total Cost (Monthly)  
\$98.00

**Contribute**

Per Paycheck  Annual

Total Paychecks 24

Maximum Annual Amount: \$3,650.00

**Summary**

Contribution (Monthly)	\$0.00
Total Annual HSA Contribution	\$0.00

**Health Savings Account Instructions**

Plan Description [HSA Plan](#)

Provider Website [Fidelity Investments](#)

**General Instructions**

**HEALTH SAVINGS ACCOUNT (HSA)**  
Accounts are with Fidelity on [NetBenefits](#) alongside your Retirement Savings accounts.

To **ELECT** or **CHANGE** your HSA election amounts and assign your beneficiaries, please log into your Fidelity account at [www.NetBenefits.com](http://www.NetBenefits.com)

The HSA is a great way for everyone to set aside tax-free dollars to help pay for medical, pharmacy, dental, and vision expenses. For more information on Health Savings Accounts, visit the [NavBenefits HSA](#) page or view [Fidelity's video](#).

**ELIGIBILITY GUIDELINES**

- You must be enrolled in The Navigator's High Deductible Health Plan (HDHP) to be eligible for the HSA. If you are enrolled in another health plan that is not an HDHP, you are not eligible for an HSA.
- If you are enrolled in The Navigator's HDHP but your family is not, you are eligible for the HSA up to the limits of the number of dependents on The Navigator's HDHP
- If you are on Medicare (Pt. A or more), Tricare, or VA, you are not eligible for the HSA.
- You cannot have an HSA and FSA in the same calendar year

**IMPORTANT: If you have a foreign address with Fidelity, are you subject to Federal restrictions on investment accounts. HSA address changes are done with Fidelity directly**

# Fidelity HSA Terms and Conditions

## Electronic Signature

### Terms & Conditions – 3rd Party Record Keeper

Simple HSA Service – 3rd Party Provider

Fidelity Brokerage Services LLC, Member NYSE, SIPC 900 Salem Street, Smithfield, RI 02917 731459.2.0

By selecting "I Agree" below, you agree to the following:

- I am eligible to open a health savings account. I am a U.S. citizen or tax resident with a valid U.S. street address, and I am of legal age to enter into an agreement in my state of residence. I request to open a new Fidelity HSA® with Fidelity Brokerage Services LLC ("Fidelity") for which Fidelity Personal Trust Company, FSB will serve as custodian. I understand that this request will be processed as soon as administratively feasible upon Fidelity's receipt of required information. A Fidelity HSA opened through this Simple HSA Service will accept contributions and allow me to request distributions, but will otherwise be restricted, including the ability to place trades, designate beneficiaries, and indicate my communication preferences, until I go to Fidelity's website and provide additional information that is accepted by Fidelity. I agree to promptly go to Fidelity's NetBenefits website to provide additional information and activate other account features upon receiving Fidelity's confirmation that my account was established. If I already have a Fidelity HSA or open a full service Fidelity HSA right away, notwithstanding my election below, my request to open a Fidelity HSA through this Simple HSA Service shall be disregarded. I authorize my employer to disclose information about me to Fidelity as needed to open my account. I have provided my employer with current and accurate information about me and agree to promptly update Fidelity with changes thereto. Fidelity may communicate with me based on this information, including electronically such as to my employer email address.
- I can access, retain, have read, understand and agree to be bound by these terms and the [Fidelity HSA Documents](#), the [Electronic Delivery Agreement](#) and the [Terms and Conditions](#). I have internet access and a web-browser that is Java-script enabled. I can access documents provided in HyperText Markup Language (HTML), Portable Document Format (PDF) or other compatible formats. If I do not have the ability to access or retain these documents, or do not consent to receive them electronically, I will contact Fidelity at 800-544-3716 for a free paper copy. By proceeding I confirm my device is equipped to access these documents.
- My name, legal address, date of birth, and government issued identification number are required by federal law to verify my identity. Fidelity may not open, or may restrict and/or close my Fidelity HSA if it cannot obtain and verify information to confirm my identity. Fidelity will not be responsible for any losses or damages (including, but not limited to, lost opportunities) that may result if my account is restricted or closed.
- I agree to notify Fidelity if I am employed by or associated with a broker-dealer, stock exchange, exchange member firm, the Financial Industry Regulatory Authority (FINRA) or a municipal securities dealer. Absent such notice from me, I represent and warrant to Fidelity that this does not apply. If I am so affiliated, I understand that Fidelity must obtain consent and report my trading activity and other account data to my employer or other affiliated company. I understand that my account will continue to be restricted until such consent is received by Fidelity.
- I agree to notify Fidelity if I am, or an immediate family/household member is, a director, corporate officer, or 10% shareholder of a publicly held company or a control person of a public traded company under SEC Rule 144. Absent such notice from me, I represent and warrant to Fidelity that this does not apply.
- Contributions to my Fidelity HSA will be deposited into the FDIC-insured Deposit Sweep position at one or more Program Banks assigned to this account from the HSA Program Bank List provided in the Fidelity HSA Documents above, and such Program Banks may change between the time I request this account and the HSA is actually opened.
- I acknowledge that the Fidelity HSA is governed by a pre-dispute arbitration clause, which appears on the last page of the HSA Brokerage Customer Agreement in the Fidelity HSA Documents accessible above, and which I represent having read and agreed to.

I Agree

Submit

Save for Later

Go Back

Cancel

If you have elected to contribute to an HSA, you must agree to Fidelity's Terms and Conditions. Failure to do so will prevent your HSA account to be able to accept funds.

After reading the Terms & Conditions, check off that you agree and submit to finalize your elections.

Please note:

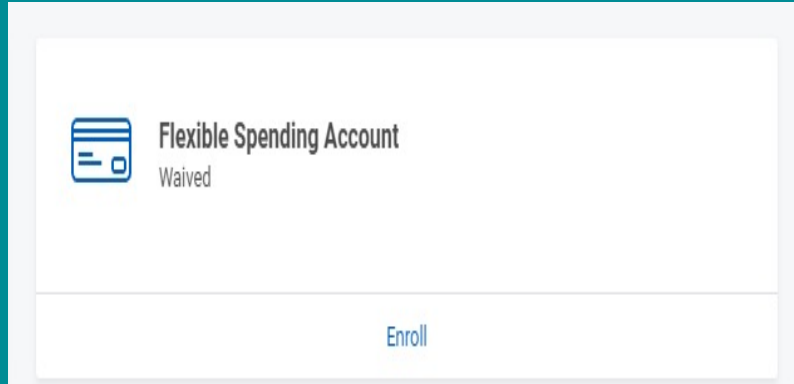
**If you do not agree: You will not be able to participate in the Fidelity HSA and will need to waive the HSA election in Workday.**

**If you forget: Workday will give you an Error before you are able to submit your elections**

**If you did not elect the HSA, you will not have the Terms & Conditions**

All employees must click Submit to complete your 2022 Benefits Elections. If you do not submit your elections, your Open Enrollment is not complete.

# Electing FSA Contributions



- The FSA is a good choice for staff members who are not eligible for the HSA
- Select an annual amount to be divided into 24 deductions or an amount per paycheck (2 deductions a month).

**Flexible Spending Account - Fidelity Investments**

Projected Total Cost (Monthly)  
\$98.00

**Contribute**

Per Paycheck  Annual

Total Paychecks 24

Maximum Annual Amount: \$2,850.00

**Summary**

Contribution (Monthly)	\$0.00
Total Annual Contribution	\$0.00

**Spending Account Instructions**

Plan Description [FSA Plan](#)

Provider Website [Fidelity Investments](#)

**General Instructions**

**FLEXIBLE SPENDING ACCOUNT (FSA)**  
Accounts are with Fidelity on [Netbenefits](#) alongside your Retirement Savings accounts.

The FSA is a good choice for staff members who are *not eligible* for the HSA. Please [click here](#) for more information on the FSA.

- Employees cannot have an FSA plan and an HSA plan concurrently.
- This is a use-it or lose-it plan, and is only available for claims made during the current year, however, you can roll over up to \$500 of unused contributions into a following calendar year.
- The amount you elect today is locked-in for the year and the full amount is available for use immediately.










**To elect a savings amount:** First select to enroll in the benefit plan, then click Confirm & Continue to enter your desired amount.

[Save](#) [Cancel](#)



# Review Insurance and Retirement Benefits

Insurance and Retirement

 <b>Employee Basic Life</b> The Standard Age <65 (Employee) Coverage 1.5 X Salary <a href="#">View</a>	 <b>Employee Supplemental Life</b> Waived <a href="#">View</a>	 <b>Spouse Basic Life</b> Waived <a href="#">View</a>
 <b>Spouse Supplemental Life</b> Waived <a href="#">View</a>	 <b>Dependent Basic Life</b> Waived <a href="#">View</a>	 <b>Disability</b> The Standard Disability (Employee) Coverage 60% of Salary <a href="#">View</a>
 <b>401(a) Basic Retirement (5.5% Employer Paid)</b> Fidelity Investments Company Contribution 5.5% <a href="#">View</a>	 <b>403(b) Regular</b> Fidelity Investments Before Tax Contribution 3% <a href="#">View</a>	 <b>403(b) Roth</b> Waived <a href="#">View</a>

[Review and Sign](#) [Save for Later](#)

- **All Benefit Eligible Navigators and their families are covered by a "Basic" term-life policy and the navigators Disability plans. These coverages are paid for by the organization.**
- **403B Retirement Plan options to help you save for a secure financial future. Employees can enroll anytime at [www.netbenefits.com](http://www.netbenefits.com). Automatic enrollment\* begins after 2 years of employment**
- **You cannot make any further changes to Insurance and Retirement selections during Open Enrollment.**

# Review Your Elections

## View Summary

Projected Total Cost (Monthly)  
\$238.00

### PLEASE REVIEW YOUR ELECTIONS HERE

#### IMPORTANT

- By clicking the Submit button, you are certifying and authorizing that all of your benefit elections are legally binding. Coverage can only be changed within **31 days** of a life event. [For qualifying events, click here.](#) If you do not have a qualifying event or if you miss the 31 day window, you cannot make changes until the next Open Enrollment.
- **HQ/GE/EL:** If you neglect to click Submit, all elections will be waived.
- **Fieldstaff:** If you neglect to click Submit, you will be enrolled into Medical Coverage and all other benefits will be waived.
- If you have received a critical error message, please "Go Back" and change your coverage to follow the plan policies.
- Please contact [Benefits@navigators.org](mailto:Benefits@navigators.org) if you are unable to continue and submit.

Selected Benefits 10 items

Plan	Coverage Begin Date	Deduction Begin Date	Coverage	Dependents	Beneficiaries	Cost
Medical	01/01/2022	01/01/2022	Employee Only			Included
Aetna Global HDHP Field Staff Training						
Dental	01/01/2022	01/01/2022	Employee Only			\$31.00
MetLife Dental						
Vision	01/01/2022	01/01/2022	Employee Only			\$7.00
Aetna Global Vision						
Health Savings Account	01/01/2022	01/01/2022	\$2,400.00 Annual			\$200.00
Fidelity HSA						
Employee Basic Life	10/01/2019	10/01/2019	1.5 X Salary			Included
The Standard Age <65 (Employee)						
Spouse Basic Life	10/01/2019	10/01/2019	0.75 X Salary			Included
The Standard Age <65 (Spouse)						
Dependent Basic Life	10/01/2019	10/01/2019	\$16,000	Abrams, Anne	Abrams, Jessica	Included

Submit

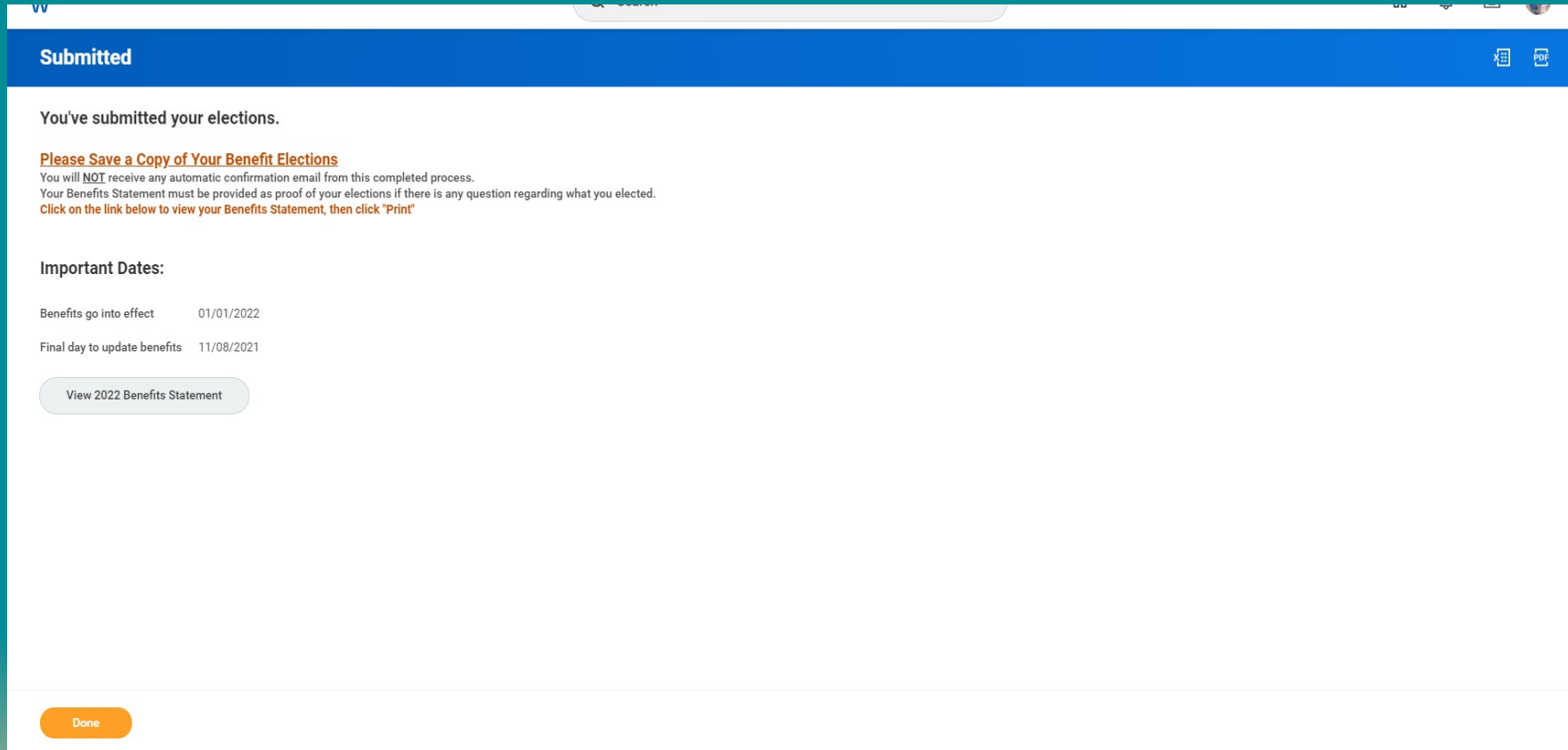
Cancel

Remember: If you do not submit your elections, your Open Enrollment is not complete

- Please review the Important information to understand the enrollment process. Open Enrollment closes November 21<sup>st</sup>, 2021.
- Review your elections. If no changes were made the Coverage Begin Date will reflect the initial date of your elections/coverage.
- Your monthly deductions are located here. Employee Cost comes from your salary/pay.
- All employees must click Submit to complete your 2022 Benefits Elections.

# Congratulations! You have completed your 2022 Open Enrollment!

Make sure to "view your 2022 Benefits Statement" and print for your records.



The screenshot shows a web interface with a blue header bar containing the word "Submitted" and two icons (a calendar and a PDF icon). Below the header, the main content area has a white background. It starts with the heading "You've submitted your elections." followed by a bolded instruction: "Please Save a Copy of Your Benefit Elections". Below this, there is a paragraph of text: "You will NOT receive any automatic confirmation email from this completed process. Your Benefits Statement must be provided as proof of your elections if there is any question regarding what you elected. Click on the link below to view your Benefits Statement, then click 'Print'". Underneath is a section titled "Important Dates:" with two entries: "Benefits go into effect 01/01/2022" and "Final day to update benefits 11/08/2021". A button labeled "View 2022 Benefits Statement" is positioned below the dates. At the bottom of the page, there is a blue button labeled "Done".

**Submitted**

You've submitted your elections.

**Please Save a Copy of Your Benefit Elections**

You will **NOT** receive any automatic confirmation email from this completed process.  
Your Benefits Statement must be provided as proof of your elections if there is any question regarding what you elected.  
Click on the link below to view your Benefits Statement, then click "Print"

**Important Dates:**

Benefits go into effect 01/01/2022

Final day to update benefits 11/08/2021

[View 2022 Benefits Statement](#)

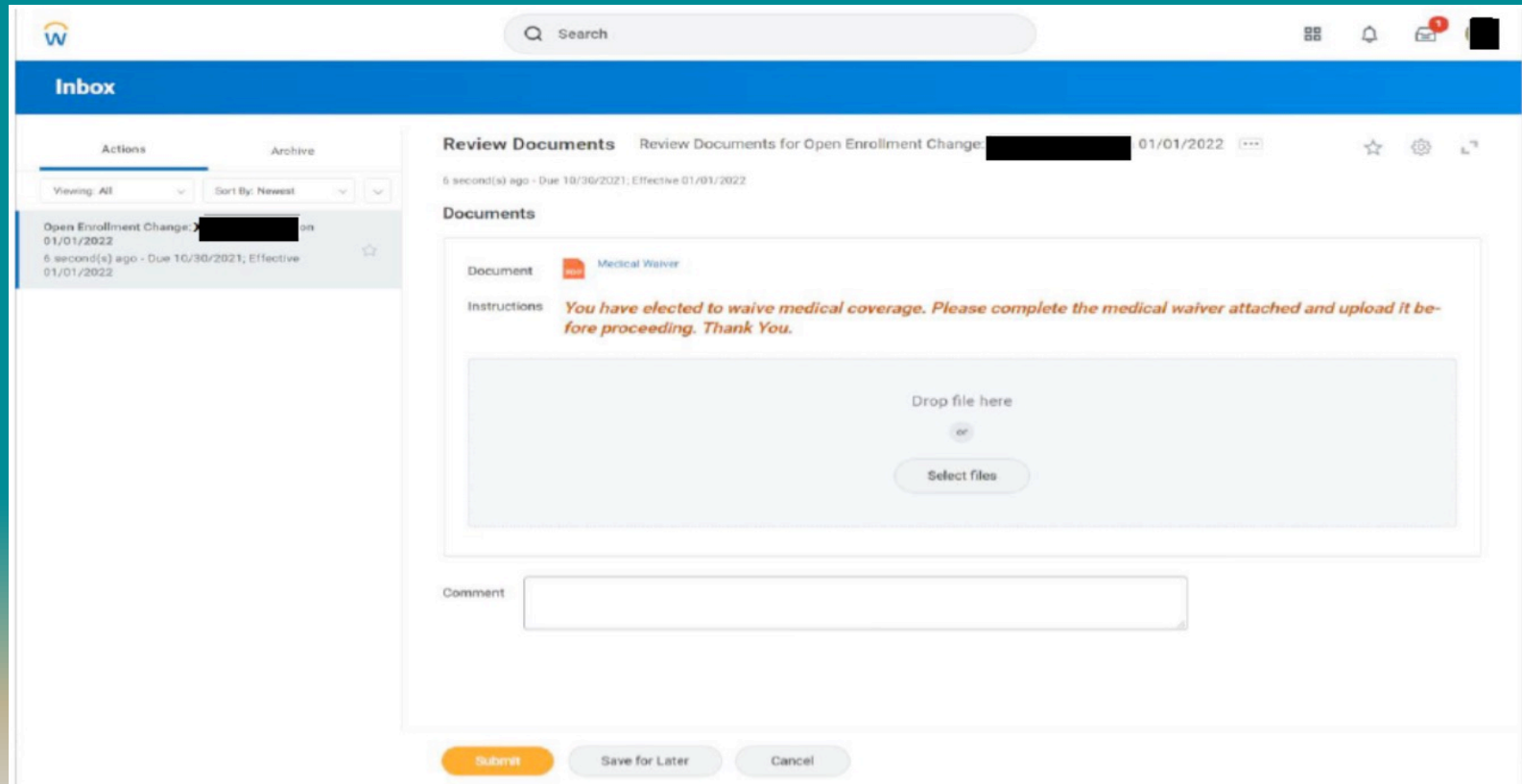
[Done](#)

Please note: If you have waived medical, please continue to next slide

# Field Staff Waiver

Field Staff that have waived Medical Coverage will need to upload a Waiver Form into Workday

- After Open Enrollment is complete, a new task will be in your Workday Inbox.
- Please download the document, fill it out and sign, then drop the file into the task.
- Emailing waivers to Benefits is no longer necessary.



Thank you for electing your benefits

**Access detailed  
information 24/7 at  
[www.navbenefits.org](http://www.navbenefits.org)**

**We look forward to  
serving you!**